

## **Repeatedly Flooded Communities Preparation Act**

### **THE PROBLEM**

The Repeatedly Flooded Communities Preparation Act addresses a long-standing and serious problem with the National Flood Insurance Program (NFIP): the growing number of properties that are repeatedly flooded.

As of January 2016, there were more than 150,000 structures around the country classified as “Repeat Loss Properties (RLP)” by the Federal Emergency Management Agency (FEMA). FEMA estimates that these properties comprise just one percent of those insured by NFIP, but represent 25 to 30 percent of all flood claims. The National Flood Insurance Program is more than \$23 billion in debt to the U.S. Treasury and according to a 2009 report by FEMA’s Inspector General, the number of repeatedly flooded properties increases by nearly 5,000 each year and efforts to mitigate are being outpaced by a factor of 10 to one. From 1978 through 2011, RLP losses added up to more than \$12 billion— or approximately half of the NFIP’s debt.

### **COMMUNITY ACCOUNTABILITY**

A number of communities, such as Tulsa, Oklahoma and Charlotte-Mecklenburg, North Carolina have taken proactive measures to decrease flood risk by improving stormwater management, promoting voluntary buyouts of RLPs, reviewing new development proposals for potential flood impacts, and steering development away from risky areas. But many communities have not. Current law does not require communities with significant or increasing numbers of RLPs to change their land use management plans or public infrastructure investments, in order to minimize risk to the constituents.

### **The Solution**

The Repeatedly Flooded Communities Preparation Act will help to proactively reduce flood risk rather than simply rebuilding properties time and time again. Specifically the bill will require communities with a significant number of properties that have repeatedly flooded to:

- Map repeatedly flooded properties and public infrastructure to determine the specific areas that should be priorities for voluntary buyouts, drainage improvements, or other mitigation efforts. (*Mapping analysis will help communities gain a greater understanding of the nature of their flood risk and repeatedly flooded areas to inform plans for reducing losses.*)
- Develop and implement plans for lowering flood risk in these problem areas (*Recognizing that all communities are unique, the legislation gives local community leaders discretion to determine the type of corrective action.*)
- Share plans and reports with the public. (*Participation by the broader community would be encouraged by requiring plans to be made publicly available.*)
- Submit these plans as well as reports on progress to FEMA. (*Accountability assured with oversight by FEMA and regular reports to Congress.*)

Additionally, Repeatedly Flooded Communities Preparation Act sets deadlines for FEMA to develop criteria to govern these repeat loss plans and determine any appropriate sanctions for failure to act. It requires FEMA to report to Congress every two years on implementation progress.